

Introduction

Morgan-Aly Wealth Management, LLC (“MAWM”) is registered with the Securities and Exchange Commission as an investment adviser. We provide advisory accounts and services to retail clients. We are not a broker-dealer. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Asset Management Services


MAWM provides asset management services. Our approach is based on model investment strategies to tailor asset portfolios that align with our clients’ retirement and financial goals. When we meet a new client, we develop a personalized investment policy statement (new account forms). The statement outlines their risk tolerance and investment objectives. We achieve this through personal conversations and data collection. During this process, we capture vital information such as the client’s time horizons, risk tolerance, liquidity requirements as well as their prior investment history. Our next step is to match them with the appropriate asset allocation.

We will monitor your account regularly and contact you at least annually (by phone, regular mail or e-mail) to discuss your portfolio. The frequency is typically client driven. Account monitoring is offered as part of our standard investment advisory services. Our investment advice will cover a limited selection of investments. Although we offer advice on a broad range of investment selections, we are limited to investments available through our custodians. We generally require a minimum account value of \$250,000. This minimum may be waived at the discretion of MAWM.

Asset management services are performed on a discretionary basis, which means we communicate with clients as to goals and objectives and changes in circumstances, but we do not seek specific approval of changes to client accounts. Clients can always make deposits or withdrawals. Clients may provide MAWM with restrictions in the management of accounts. However, in the event MAWM believes those restrictions to be unreasonable, or that such restrictions are likely to compromise account performance or MAWM’s ability to manage the accounts, MAWM reserves the right to refuse such restrictions.

 ***“Given my financial situation, should I choose an investment advisory service? Why or why not?”***

 ***“How will you choose investments to recommend to me?”***


 ***“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”***

What fees will I pay?

Asset management fees are paid as a percentage of assets under management with MAWM varying from 0.0% to 1.25%. These fees will be paid quarterly, in advance, and will be debited directly from the client’s account. The amount paid to our firm generally does not vary based on the type of investments we select on your behalf. The more assets you have in the advisory account, the more you will pay us (but at a reduced percentage per our fee schedule). We therefore have an incentive to increase the assets in your account to increase our fees.

There are no additional fees payable to MAWM. Clients may incur other expenses with the implementation of advice provided such as commissions, custodian fees, or ETF expenses. None of these fees are payable to MAWM.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more specific information regarding our fees, please refer to our disclosure brochure, the ADV 2A under Item 5 Fees and Compensation.

 ***“Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”***

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

- We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.
- We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.
- The higher the AUM a client has placed with MAWM, the more the client will pay in fees. Therefore, MAWM may have an incentive to encourage clients to increase the assets in their account.

 **"How might your conflicts of interest affect me, and how will you address them?"**

How do your financial professionals make money?

Financial professionals of MAWM are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses. Financial Professionals with more assets under management with us can receive a higher percentage share of the advisory fees you pay us. *Therefore, Financial Professionals have an incentive to increase the amount of assets in your and other client accounts.*

Do you or your financial professionals have legal or disciplinary history?

Yes. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs).

 **"As a financial professional, do you have any disciplinary history? For what type of conduct?"**

Additional Information

For additional information about our investment advisory services, see our Form ADV brochure on IAPD on Investor.gov. You can obtain a hard copy of this Form CRS or the From ADV brochure by calling 262-691-0100 or writing to us at N4W22370 Bluemound Rd, Suite 204, Waukesha, Wisconsin 53186.

 **"Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?"**

 **"Who can I talk to if I have concerns about how this person is treating me?"**

 **SUGGESTED QUESTIONS TO ASK YOUR ADVISOR**